

Bank of Hawaii

LIMITED.

Incorporated under the Laws of the Territory of Hawaii.

Paid-Up Capital . . \$600,000
 Surplus \$200,000
 Undivided Profits . . 35,000

OFFICERS AND DIRECTORS.
 Charles M. Cooke.....President
 F. C. Jones.....Vice President
 C. H. Cooke.....Cashier
 F. C. Atherton.....Assistant Cashier
 H. Waterhouse, F. W. Macfarlane,
 D. Tenney, J. A. McCandless and
 C. H. Atherton.

Commercial and Savings Departments.

Strict attention given to all branches of Banking.

Judd Building - - - Fort Street

THE FIRST
American Savings & Trust Co
OF HAWAII, LTD.

Capital, \$250,000.00.

President Cecil Brown
 Vice-President M. P. Robinson
 Cashier W. G. Cooper
 Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4% per cent per annum. Rules and regulations furnished upon application.

The Yokohama Specie Bank Ltd

Subscribed Capital, . . Yen 24,000,000
 Paid Up Capital, . . . Yen 18,000,000
 Reserved Fund, . . . Yen 8,910,000

HEAD OFFICE: YOKOHAMA. Interested Allowed.

On fixed deposit for 12 months, 4 per cent per annum.
 On fixed deposit for 6 months, 3½ per cent per annum.
 On fixed deposit for 3 months, 3 per cent per annum.

The bank buys and receives for collection Bills of Exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

Branch of Yokohama Specie Bank New Republic building, Honolulu, H. T.

Claus Spreckels. Wm. G. Irwin.
Claus Spreckels & Co., Bankers
 HONOLULU, H. T.

SAN FRANCISCO AGENTS - THE NEVADA NATIONAL BANK OF SAN FRANCISCO.

DRAW EXCHANGE ON
 SAN FRANCISCO-The Nevada National Bank of San Francisco.
 LONDON-The Union Bank of London, Ltd.
 NEW YORK-American Exchange National Bank.
 CHICAGO-Merchants' National Bank.
 PARIS-Credit Lyonnais.
 BERLIN-Dresdener Bank.
 HONGKONG AND YOKOHAMA - Hongkong and Shanghai Banking Corporation.
 NEW ZEALAND AND AUSTRALIA - Bank of New Zealand.
 VICTORIA AND VANCOUVER-Bank of British North America.

Transact a General Banking & Exchange Business
 Deposits Received, Loans made on approved Security, Commercial and Travelers' credits issued, Bills of Exchange Bought and Sold.
COLLECTIONS PROMPTLY ACCOUNTED FOR.

C. BREWER & CO., LIMITED.
 Queen Street, Honolulu, H. I.

AGENTS FOR
 Hawaiian Agricultural Company, Ono-Hua Sugar Company, Honouliuli Sugar Company, Wailuku Sugar Company, Mahee Sugar Company, Oolaka Sugar Plantation Company, Haleakala Ranch Company, Kapapala Ranch, Planters' Line and Shipping Company, San Francisco Packets, Chas. Brewer & Co.'s Line of Boston Packets. Agents Boston Board of Underwriters. Agents for Philadelphia Board of Underwriters. Standard Oil Company.

LIST OF OFFICERS:
 C. M. Cooke, President; George E. Robertson, Manager; E. F. Bishop, Treasurer and Secretary; Col. W. F. Allen, Auditor; P. C. Jones, H. Waterhouse, G. R. Carter, Directors.

O. SHIODA
 AGENCY OF
KEI HIN BANK, LTD
 VINEYARD ST.
 Telephone White 1811.

Transacts General Banking and Exchange Business.
HEAD OFFICE, TOKYO, JAPAN
DRAW EXCHANGE ON FIRST NATIONAL BANK, YOKOHAMA.

\$20 Belt for \$5.
 "Dr. Alden's Electric Belt."
 Warranted genuine. Cures
 all ailments of the back, neck,
 and limbs. No humbug. No
 without drugs. Circulars free.
 Sent by mail on receipt of \$5.
 Try Electricity. No Agents.
PIERCE ELECTRIC CO.
 206 Post St., SAN FRANCISCO, CAL., or
 33 West 24th Street, NEW YORK, N. Y.

BISHOP & CO., BANKERS

ESTABLISHED IN 1858.

Banking Department.

Transact business in all departments of banking.
 Collections carefully attended to.
 Exchange bought and sold.

Commercial and Travelers' Letters of Credit issued on the Bank of California and N. M. Rothschild & Sons, London. Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong and Shanghai Banking Corporation and Chartered Bank of India, Australia and China.

Interest allowed on term deposits at the following rates per annum, viz:
 Seven days' notice, at 2 per cent.
 Three months, at 3 per cent.
 Six months, at 3½ per cent.
 Twelve months, at 4 per cent.

Trust Department.

Act as trustees under mortgages. Manage estates, real and personal. Collect rents and dividends. Valuable papers, wills, bonds, etc., received for safe keeping.

Accountant Department.

Auditors for corporations and private firms. Books examined and reported on. Statements of affairs prepared. Trustees on bankrupt or insolvent estates. Office, 924 Bethel street.

Savings Department.

Deposits received and interest allowed at 4½ per cent per annum, in accordance with rules and regulations, copies of which may be obtained on application.

Insurance Department

Agents for FIRE, MARINE, LIFE, ACCIDENT and EMPLOYERS' LIABILITY INSURANCE COMPANIES. Insurance office, 924 Bethel street.



THE
Standard Accident Co.
 of DETROIT, MICHIGAN

Writes Personal Accident and Sickness Policies for Men and Women. Send for particulars.

Hawaiian Trust Co., Ltd.
 General Agents for the Hawaiian Islands.

Fire, Life, Accident Insurance Surety, Bonds.

928 FORT STREET.

Tel. Main 184.

ALEXANDER & BALDWIN**OFFICERS.**

H. P. Baldwin.....President
 J. B. Castle.....First Vice-President
 W. M. Alexander.....Second Vice-President
 J. F. Cooke.....Treasurer
 W. O. Smith.....Secretary
 George R. Carter.....Auditor

Sugar Factors**Commission Merchants**

AGENTS FOR
 Hawaiian Commercial and Sugar Co.
 Hailu Sugar Company,
 Pala Plantation Company,
 Nahiku Sugar Company,
 Kihel Plantation Company,
 Haw Iian Sugar Company,
 Kahului Railroad Company, and
 A. and B. Line,
 Edward May,
 Emily F. Whitney,
 W. B. Flint.

Fire Insurance

THE B. F. DILLINGHAM COMPANY LTD.
 General Agents for Hawaii.

Atlas Assurance Company of London.
 Phoenix Assurance Company of London.
 New York Underwriters Agency.
 Providence Washington Insurance Company.
 Phoenix Insurance Company of Brooklyn.
ALBERT RAAS, Manager.
 Insurance Department office Fourth Floor, Stangenwald building.

USE**Asti Wines**

Best Table Wines in Use. Sold by all Liquor Dealers.

ALL KINDS OF**Rubber Goods**

Goodyear Rubber Co.
 R. H. PRASE, President,
 San Francisco, Cal., U.S.A.

BURLEY WILL COME HERE

G. P. A. of the Oregon Short Line Railway to Investigate.

D. E. Burley, general passenger agent of the Oregon Short Line railroad, clubman, and society man of Salt Lake City, Utah, will make a visit to Honolulu in February or March. Mr. Burley is one of the best known railroad men in the west, and when he was with the Union Pacific a few years ago as general agent for the Utah and Idaho Division, he had a record for attracting passenger traffic to his line. Since his connection with the Short Line he has done much to increase traffic from the East to the West.

Mr. Burley's visit to the Islands is to look over their possibilities as a winter resort, and ascertain how travelers can be attracted to Honolulu by way of the Short Line. He will make a tour of the Islands and carry back information enough to concisely present the delights of the Paradise in the company's annual folder. Mr. Burley has long desired to make the trip, but owing to the distance away from his business and the absence of cable communication he was compelled to defer the trip.

WILCOX HAS A NEW WHOPPER

Tells Washington Reporter That He Was Swindled Out of Election.

(Special to the Advertiser.)

WASHINGTON, D. C., Dec. 13.—In an interview with the Post, printed Dec. 11, Delegate Wilcox is reported as giving utterance to the following statements about the Territory of Hawaii:

According to the testimony of Delegate Wilcox, Hawaii is in the clutches of a gigantic trust—a combination of the sugar planters—and the recent election helped to fasten its hold upon the Islands.

"The Republicans turned some sharp tricks upon the Home Rule party last November," said Mr. Wilcox yesterday, "and this enabled them to count a majority in the election, but we will be on our guard next time, and there will be a different story to tell. We have a form of the Australian ballot in Hawaii, but it is far from being perfect. The Republicans were able to secretly secure a large number of ballots in advance of the election. These were marked for 'Prince Cupid' for Delegate to Congress, and for the Republican candidates for the Hawaiian legislature, and passed out to the employees of the large sugar plantations. These employees were instructed to cast the marked ballots and return to their employers the official ballots handed them by the election clerks. It was threatened that any employee who failed to bring back the unmarked official ballot, as proof that the marked ballot had been cast, would be summarily dealt with.

"This scheme was carried out so quietly that the Home Rulers knew nothing of it until after the election. Everybody knows it and understands it now, however, and the people will register their disapproval of such methods when given another opportunity at the polls. The November election was by no means an expression of the will of the Hawaiian people."

Fortune for the Y. M. C. A.

A large audience is looked for at Y. M. C. A. Hall Sunday at 4 p. m. when the meeting will be addressed by T. Thomas Fortune, who is here with a commission from the United States government. This is one of the few opportunities to hear this most interesting man before he goes on to the Philippines. His subject will be "Self-Respect and Its Basis."

To prevent croup, begin in time. The first symptom is hoarseness; this is soon followed by a peculiar rough cough, which is easily recognized and will never be forgotten by one who has heard it. The time to act is when the child first becomes hoarse. If Chamberlain's Cough Remedy is freely given, all tendency to croup will soon disappear. Even after the croupy cough has developed, it will prevent the attack. There is no danger in giving this remedy as it contains nothing injurious. It always cures and cures quickly. Benson, Smith & Co., Ltd., wholesale agents, sell it.

There is Happiness in Vigorous Health

Don't you want to feel the glow of new-born life in your blood and nerves, to feel the bubbling spirit of youth again? Don't you want to have a strong heart, courage, nerves of steel, self-confidence, strength, ambition, energy, grit and endurance? Don't you want to be rid of the "come and go" pains, the Rheumatism, Dyspepsia, Varicose, Weak Back and the many other troubles that make life miserable? Then try

Dr. McLaughlin's Electric Belt

It gives lasting strength. Its cures are permanent, forever. Its touch is the touch of magnetism; it creates in a weakened body new life, strength, energy, courage, happiness and long life. It is Nature's Greatest Restorer, applied gently while you sleep. It will transform your weakened, pain-racked body into a paradise of health. Try it, you weak, debilitated man, you poor, weary and disheartened woman; feel the life blood warming your heart, the fire in your blood and the steel in your nerves. Let it cure you.

THE BEST ARGUMENT WHICH CAN BE OFFERED IN PRAISE OF A CURATIVE REMEDY IS THE WORD OF ONE WHO HAS TRIED IT AND SAYS, "IT CURED ME." HERE IS ONE OF 50,000 AND THE EVIDENCE OF THE OTHERS IS ON FILE AT MY OFFICE FOR ALL WHO ARE INTERESTED.

FREE TEST—I will be glad to give you a free test if you will call. Or I will send you my little book, with full information, sealed, free, if you will send this ad.

Dr. M. C. McLaughlin, 908 Market Street, San Francisco, California.

Never sold by Agents or Drug Stores.

Xmas Exhibition

OF

Fancy European Crockery, Cut Glass, Genuine Vienna Statuary, Bronze Bric-a-Brac and Metal Goods

Just to hand ex German Bark "Werra".

A Full Line

of the above goods open for inspection and sale at the store rooms of—

H. Hackfeld & Co., LIMITED.

A special opportunity for purchasers to select suitable Christmas Presents. Liberal terms, moderate prices.

New Years Presents AT S. OZAKI'S

Linen Doilies, Table Scarfs, Center Pieces and Small Table Covers

heavily embroidered in Chrysanthemums, Birds and Vines.

RICHEST STOCK OF JAPANESE GOODS

in the city. China, Cloisonne and Satsuma Wares, Japanese Silks and Curios.

Hotel Street Store.

178 Hotel St. Phone Main 197

GREAT REDUCTION SALE OF**Christmas Goods**

ALL KINDS

American and Japanese Toys

We are reducing prices to give our customers the bargains of a lifetime

AT Chiya's

Corner of Nuuanu and Hotel Streets.

Read the Advertiser.**Wm. G. Irwin & Co.**

LIMITED.

Have in Stock and Offer for Sale

P and B

ROOFING

BUILDING PAPER

PRESERVATIVE PAINT.

BOILER AND STACK PAINT

INSULATING COMPOUND

BRIDGE AND ROOF PAINT

REFINED SUGARS.

Cube and Granulated.

PAINT OILS,

Lincol and Linseed.

STEAM PIPE COVERING,

Reed's Patent Elastic Section Covering.

INDURINE.

Water-proof Cold Water Paint, inside and outside, in white and colors.

FILTER PRESS CLOTH

Linen and Jute.

CEMENT, LIME AND BRICK**Agents for**

WESTERN SUGAR REFINING CO., SAN FRANCISCO, CAL.

BALDWIN LOCOMOTIVE WORKS, PHILADELPHIA, PA.

NEWELL UNIVERSAL MILL CO., Manufacturers of National Cane Shredder, New York.

PARAFFINE PAINT COMPANY, San Francisco, Cal.

OHLANDT & CO., San Francisco, Cal.

Choice
Kona
Coffee
 20c a Pound
 —AT—

The Kalihi Store

King and Beckley Streets.
 Phone White 3161

Castle & Cooke, Ltd.

HONOLULU.

Commission Merchants.**SUGAR FACTORS.**

—AGENTS FOR—

The Ewa Plantation Co.
 The Waialua Agricultural Co., Ltd.
 The Kohala Sugar Co.
 The Waimea Sugar Mill Co.
 The Fulton Iron Works, St. Louis, Mo.
 The Standard Oil Co.
 The George F. Blake Steam Pump.
 Weston's Centrifugals.
 The New England Mutual Life Insurance Co. of Boston.
 The Aetna Fire Insurance Co. of Hartford, Conn.
 The Alliance Assurance Co. of London.

WOMAN'S EXCHANGE

Hotel St., Arlington Annex.

A LARGE CONSIGNMENT OF THE famous Java sleeping mats just arrived for the Christmas trade, as well as the best assortment of Hawaiian and Samoan curios in the city.

E. R. BATH, Plumber

Agent for the Celebrated Douglas Closet

Located at 165 King St.,
 Opposite Your Bldg.

TELEPHONE MAIN

The Silent Barber Shop

EACH MASSAGING ARTISTICALLY DONE.

JOSEPH H. HARRIS, Prop.,
 Arlington Hotel, Hotel Street.